

Annual Report ended 31st December 2023 of the Fenland CAP Debt Centre,

Registered Charity Number 1181269

Background: The Fenland CAP Debt Centre was established as a Charitable Incorporated Organisation (CIO) on December 2018. The year 2023 was therefore The fifth full year of operation as a charity, although the work of the Debt Centre was previously done under the auspices of the Centenary Baptist Church March and Wisbech Baptist Church.

There are currently 6 Trustees:

Name	Commencement Date	End date
Linda Albon	15/3/21	14/3/26
Gail Ruston	15/3/21	14/3/26
Karen Beckwith	15/3/21	14/3/26
Tina Cooley	17/3/21	16/3/26
Joanne Rayner	16/6/21	15/6/26
Godfrey Smith	18/1/23	17/1/27

The Centre works closely with Christians Against Poverty nationally.

Centre Manager and Debt Coach:

Lin Stanton, formerly volunteer Debt Coach, has been in post as the Centre Manager since September 2021 and this has been extremely successful. The Trustees are aware Lin has stated she is looking to step down and retire within the next 12 months. The Trustees have commenced the process of advertising for the position. The suitability of a potential applicant for the voluntary Debt Coach position was assessed, in conjunction with Christians Against Poverty.

Debt Coaches

No new debt coaches were recruited within this period of reporting.

The Work of the Centre:

The Centre's main aims are the relief of poverty for people in Fenland, providing access to debt counselling, and money management, and supporting people to address the causes of financial difficulties; and offers prayer to anyone willing to accept it. Services are open to anyone regardless of faith, ethnicity, sexuality or disability. When individuals from Fenland contact the CAP help-line they are put in touch with a debt coach in the local area, based in March and Wisbech, who usually visits them at home or an agreed place.

During the meetings clients the Centre Manager/debt coach explains the service and gathers information including income and outgoings and supporting paperwork. This is then passed to CAP Head Office caseworkers who work out an affordable budget plan and negotiate with creditors on the individual's behalf. The budget and the options to debt freedom are then presented and explained to the client by the local debt coach. Once a debt plan has been set up, the Centre Manager/debt coaches/volunteers continue to contact the individual/family to support them in

keeping to the plan until they become debt free. Where appropriate, help can also be arranged via the local Food Banks, community fridge and via connections with other local agencies such as Citizens Advice. As of the end of 2023, the Fenland CAP Debt Centre was working with 33 clients (individuals/families in the Fenland Area. Several clients have become debt free. Since 2008 approximately individuals/families in the Fenland Area have become debt free.

We have provided one to one training for our clients and have held a number of drop-in/chat sessions across Fenland and all clients were invited. Services took place in both March and Wisbech to allow clients and befrienders to share their stories in moving to become debt free. We were also able to provide hampers for 33 clients over the Christmas period. We have a confidential prayer group holding regular prayer meetings again in both March and Wisbech to ensure the practical application of our work retains and reflects the spiritual cornerstone of work across Fenland.

Finances and Staffing:

The total income for the year was £19,495.94 which included the final £8,000 from Ely Foodbank. We received £2,500 from Centenary Church. Plus £1000 from Wisbech Churches together along with funds from various fund-raising events and donations.

Costs to run the centre were £17,750.89 for the year which included salaries of £8443.24 and £7512.00 contributions to CAP national centre.

We are very grateful to our funders for helping us achieve the amount needed. New and existing grants and funding opportunities are being actively explored. The Centre Manager has continued in her role with the support of a debt coach.

Work of Trustees:

The Trustees' have remained focused in 2023 and met 4 times throughout the year. Firstly the Trustees have been keen to ensure compliance with the requirements of a Registered Charity, updating of policies and procedures, setting budgets, monitoring finances and monitoring the on-going work of the Centre. Secondly a significant amount of time and effort has been expended in preparing for the potential replacement of the centre manager who has indicated she is considering retiring. Thirdly, but equally as important as the first two points the Trustees have been seeking additional funding through fund raising activities and grant applications. Plans have now been made for fund-raising activities in 2024 along with the identification of grants to ensure ongoing funding is available for the Centre Manager position salary and associated costs.

Karen Beckwith - Secretary to Trustees 18th June, 2024

Fenland CAP Summary										
Income										
Cost Centre	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
Cash Donations	147.10	125.00	.00	10.00	115.00	135.00	74.00	.00	170.00	70.00
Standing Orders	90.00	90.00	75.00	75.00	75.00	75.00	75.00	75.00	65.00	75.00
Gift Aid Donations	75.00	1,075.00	75.00	75.00	75.00	75.00	575.00	75.00	75.00	90.00
Other Donations	.00	100.00	.00	100.00	.00	.00	100.00	4,000.00	4,100.00	.00
Centenary Donations	.00	2,500.00	.00	.00	.00	.00	.00	.00	.00	.00
Wisbech Donations	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Gift Aid Refunds	.00	.00	.00	481.99	.00	.00	.00	.00	.00	.00
Fund Raising Events	.00	.00	.00	141.38	.00	.00	.00	298.26	1,003.01	215.00
Miscellaneous	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Total	312.10	3890.00	150.00	883.37	265.00	285.00	824.00	4448.26	5413.01	450.00

I have examined the Accounts
(records of Income, Expenditure,
Bank Statements, Invoices)
and agree that this is an accurate
record.

A. Braithwaite BS MA

21/10/21

Fenland CAP Summary					
Income					
Cost Centre	Nov	Dec	Total	Budget	Difference
Cash Donations	1,220.20	150.00	2,216.30	1100	1116.3
Standing Orders	85.00	75.00	930.00	3000	-2070
Gift Aid Donations	150.00	190.00	2,605.00	1300	1305
Other Donations	440.00	.00	8,840.00	8000.00	840.00
Centenary Donations	.00	.00	2,500.00	2500.00	0.00
Wisbech Donations	50.00	.00	50.00	1000.00	-950.00
Gift Aid Refunds	.00	.00	481.99	900.00	-418.01
Fund Raising Events	.00	.00	1,657.65	700.00	957.65
Miscellaneous	.00	.00	.00	50.00	-50.00
Total	1945.20	415.00	19,280.94	18550.00	730.94

Fenland CAP Summary

Expenditure

[illegible]

Fenland CAP Summary						
Expenditure						
Cost Centre	Nov	Dec	Total	Budget	Difference	
Travel Expenses	55.62	11.12	750.76	1200.00	-449.24	
Telephone/Internet	19.50	.00	97.50	450.00	-352.50	
CAP Head Office	626.00	626.00	7512.00	7512.00	0.00	
Stationery	.00	.00	0.00	70.00	-70.00	
Equipment	.00	.00	0.00	40.00	-40.00	
Repairs	.00	.00	0.00	30.00	-30.00	
Ink Cartridges	.00	10.99	16.98	100.00	-83.02	
Parking Charges	.00	.00	0.00	20.00	-20.00	
Insurance	27.60	27.60	276.08	300.00	-23.92	
Postage	8.70	10.00	29.58	200.00	-170.42	
Client Events	.00	.00	0.00	250.00	-250.00	
Fund Raising Events	.00	.00	0.00	20.00	-20.00	
Miscellaneous	470.00	154.75	624.75	200.00	424.75	
Salary/PAYE	1,577.27	.00	8443.24	8320.00	123.24	
Total	2784.69	840.46	17750.89	18712.00	-961.11	

C/O Bank Reconciliation					
Month Starting	Opening Balance	Income	Expenditure	Summary Balance	Statement Balance
01/01	23032.25	312.10	1222.64	22121.71	21980.59
01/02	21980.59	3890.00	1211.86	24658.73	23520.83
01/03	23520.83	365.00	1270.33	22352.21	22352.21
01/04	22352.21	883.37	2064.33	21478.65	21478.65
01/05	21478.65	265.00	1306.46	20449.04	20449.04
01/06	20449.04	285.00	1305.89	19719.87	19719.87
01/07	19719.87	824.00	1296.42	19719.87	19719.87
01/08	19719.87	4448.26	1747.25	22420.88	18611.23
01/09	18611.23	5413.01	1268.74	22755.50	17997.69
01/10	17997.69	450.00	1435.32	17012.37	17896.52
01/11	17896.52	1945.20	2784.69	17057.03	19786.91
01/12	19786.91	415.00	840.46	19361.45	18787.70
		19495.94	17754.39		